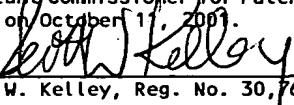


I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231 on October 11, 2001.


Scott W. Kelley, Reg. No. 30,762 Date

PCT
JC10 Rec'd PCT/PTO 15 OCT 2001




PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	Group Art Unit:
Mitchell Curtis Green et al)	Examiner:
Serial No. 09/914,148)	
Filed: August 22, 2001)	Docket No. GRIFF-40169
For: CARD, DEVICE, PRODUCT AND PRODUCT MANAGEMENT SYSTEM)	
)	
)	
)	
)	

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

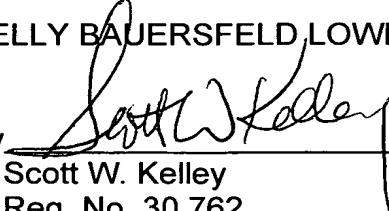
In accordance with 37 C.F.R. §1.97, enclosed herewith are reference patents relating generally to the above-identified application. These references comprise patents of which Applicant was aware at the time of preparation of the present application. For the convenience of the Examiner, these references are listed on the attached PTO Form PTO-1449.

It is requested that the enclosed reference patents be considered in the examination of this application and that their consideration be made of written record in the application file.

Respectfully submitted,

KELLY BAUERSFELD, LOWRY & KELLEY, LLP

By



Scott W. Kelley
Reg. No. 30,762
Attorney for Applicant

SWK:kr
Enclosures

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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>				Complete if Known	
				Application Number	
				09/914,148	
				Filing Date	
				August 22, 2001	
				First Named Inventor	
Mitchell Curtis Green					
Group Art Unit					
Examiner Name					
Sheet	1	of	2	Attorney Docket Number	GRIFFITH-40169

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Unique Citation designation number. See attached Kinds of U.S. Patent Document. Enter Office that issued the document, by the two-letter code (WIPO Standard St.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard St. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

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Approved for use through 10/31/2003, OMB 2551-0231

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Shea

2 of 2

Complete if Known

Application Number	09/914,148
Filing Date	August 22, 2001
First Named Inventor	Mitchell Curtis Green

Group Art Unit

Examiner Name _____

Attorney Docket Number GRIFFITH-40169

Digitized by srujanika@gmail.com

IN PATENT LITERATURE DOCUMENTS

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials* Cite No.¹ Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

ROGER CLARKE, ELECTRONIC PAYMENT MECHANISMS 1995

STEPHEN B. WEINSTEIN, JOURNAL OF TELECOMMUNICATIONS
NETWORKS, 1982, pg. 317-332

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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